



November 5, 2008

Gayle Neuman, Property and Casualty Compliance Unit
Illinois Department of Insurance
320 West Washington Street
Springfield, IL 62767-0001

RE: **THE MEDICAL PROTECTIVE COMPANY- NAIC #11843**
COMPANY FILE NO: 08-IL-118
COMPANY FEIN NO: 35-0506406 ✓
ILLINOIS DENTISTS
OCCURRENCE AND STANDARD CLAIMS MADE PROGRAMS

RATES

Classification Changes +0.6%
Revise New to Practice Rating Rule -0.7%
Overall Rate Impact: -0.1%

RULES

Revise Minimum Credit Rule
Revise New to Practice Rating Rule

COMPREHENSIVE LIABILITY COVERAGE FOR HEALTHCARE PROVIDERS

State Rate Pages, Section IV – Dentists

FILED
FEB 01 2009
STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

PROPOSED EFFECTIVE DATE: February 1, 2009
FILING PROVISION: FILE AND USE

Dear Ms. Neuman:

The Medical Protective Company hereby submits for your review and consideration the above-captioned rate and rule filing applicable to its Illinois Dentists program. The company requests **February 1, 2009**, as the effective date for this submission.

Please find enclosed the rule manual pages, required filing forms, actuarial certification, explanatory memo and a self-addressed stamped envelope. Upon completion of your review, would you please stamp the duplicate copy of this submission and return it to us in the envelope provided.

Should you have any questions regarding this filing, please do not hesitate to contact me. Thank you.

Sincerely,

Melissa Millican

Melissa Coker Millican, Paralegal
The Medical Protective Company
5814 Reed Road
Fort Wayne, IN 46835-3568
(800)-348-4669, ext. 6838
(260)-486-0733 (fax)
melissa.millican@medpro.com

Enclosure(s)

HO
MEN
RAT
Jeh

Neuman, Gayle

From: Millican, Melissa [Melissa.Millican@medpro.com]
Sent: Friday, June 24, 2011 8:38 AM
To: Neuman, Gayle
Subject: RE: Medical Protective Company - Filing #08-IL-118

Ms. Neuman,
Yes, we would like to keep the effective date for this filing as of 2/1/2009.

Thank you,
Melissa

From: Neuman, Gayle [mailto:Gayle.Neuman@illinois.gov]
Sent: Friday, June 24, 2011 9:31 AM
To: Millican, Melissa
Subject: Medical Protective Company - Filing #08-IL-118

Ms. Millican,

The Department of Insurance completed its review of the filing referenced above on June 22, 2011. Originally, Medical Protective requested the filing be effective February 1, 2009. Was the filing put into effect on February 1, 2009 or do you wish to have a different effective date?

Your prompt response is appreciated.

Gayle Neuman

Illinois Department of Insurance
Property & Casualty Compliance
(217) 524-6497

Please refer to the Property & Casualty Review Checklists before submitting any filing. The checklists can be accessed through the Department's website at www.insurance.illinois.gov.

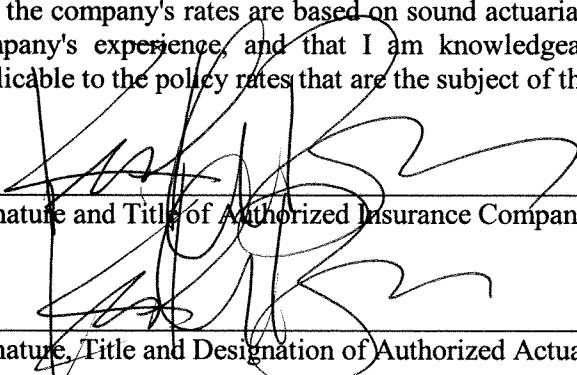
THIS MESSAGE IS INTENDED FOR THE SOLE USE OF THE ADDRESSEE AND MAY BE CONFIDENTIAL, PRIVILEGED AND EXEMPT FROM DISCLOSURE UNDER APPLICABLE LAWS. IF YOU RECEIVE THIS MESSAGE IN ERROR, PLEASE DESTROY IT AND NOTIFY US BY SENDING AN E-MAIL TO: GAYLE.NEUMAN@ILLINOIS.GOV.

ILLINOIS CERTIFICATION FOR MEDICAL MALPRACTICE RATES

(215 ILCS 5/155.18)(3) states that medical liability rates shall be certified in such filing by an officer of the company and a qualified actuary that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience.

I, Keith Barnes a duly authorized officer of The Medical Protective Company, am authorized to certify on behalf of the Company making this filing that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.

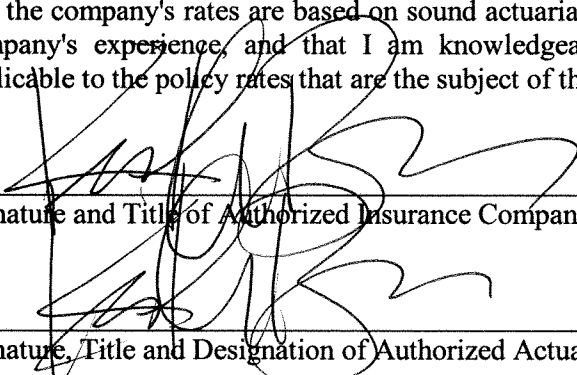
I, Keith Barnes, a duly authorized actuary of The Medical Protective Company, am authorized to certify on behalf of The Medical Protective Company making this filing that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.



Signature and Title of Authorized Insurance Company Officer

9/13/08

Date



Signature, Title and Designation of Authorized Actuary

9/13/08

Date

Insurance Company FEIN 35-0506406

Filing Number 08-1L-118

Insurer's Address 5814 Reed Road

City Fort Wayne

State IN

Zip Code 46835

Contact Person's:

-Name and E-mail melissa.coker@medpro.com

-Direct Telephone and Fax Number Direct: 260-486-0838; Fax: 260-486-0733

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective

2-1-2009

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other <u>Professional Liab</u> Line of Insurance	1,489,749	-0.1%

Does filing only apply to certain territory (territories) or certain classes? If so, specify: Yes, this filing is a revision to the Classification Plan.

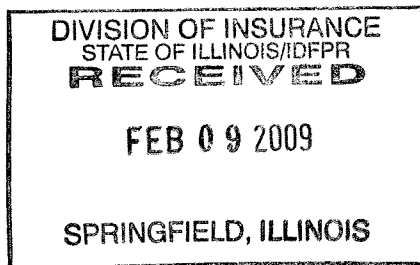
Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Revise Classification Plan, revise New to Practice Rating Rule, Revise Minimum Premium Rating Rule - Overall Rate Impact: -0.1%

dentists - medical malpractice

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new rates.



The Medical Protective Company
Name of Company
[Signature]
Official - Title *Associate General Counsel*
Assistant Secretary

FILING #08-II-118

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 01/01/2009

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other <u>Professional Liab</u> <u>Line of Insurance</u>	<u>1,489,749</u>	<u>-1,468</u>

Does filing only apply to certain territory (territories) or certain classes? If so, specify: no

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Dentists rate filing, modifications to classifications changes +0.6%, revise new to practice rating rule -0.7%, overall rate impact of -0.1%. Revise minimum credit rule and new to practice rating rule.

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new rates.

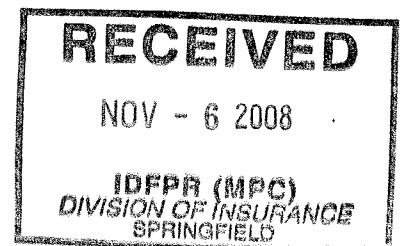
The Medical Protective Company

Name of Company

Assoc. General Counsel

Assistant Secretary

Official - Title



FILING# 08-IL-118

Neuman, Gayle

From: Neuman, Gayle
Sent: Wednesday, February 04, 2009 9:19 AM
To: 'Millican, Melissa'
Subject: Medical Protective Co - Filing #08-IL-118

Ms. Millican,

We are in receipt of the above referenced filing submitted by your letter dated November 5, 2008. Please address the following:

1. Please indicate if your company has a plan for the gathering of statistics or the reporting of statistics to statistical agencies? If yes, what stat agency is being used? This information is required to be submitted with every medical malpractice filing.
2. The new aggregate limit of all credits is 50% as submitted in filing #08-IL-117-R? Does the aggregate limit not affect the "new to practice" credit amount? Please explain.
3. The "new to practice" rule was not added to the state rate pages. It would appear this was mistakenly not submitted.
4. Please provide the territory factors. It appears that in both occurrence and claims-made, the rates were reduced for all of area 2 (not just 2B class). There was no territory rate change disclosed in the actuarial memorandum. Please explain.
5. As previously requested in e-mails dated 11/12/08 and 2/3/09, a revised RF-3 is required.

We request receipt of your response by no later than February 13, 2009.

Gayle Neuman
Property & Casualty Compliance, Division of Insurance
Illinois Department of Financial & Professional Regulation
(217) 524-6497

Please refer to the Property and Casualty Review Requirement Checklists before submitting any filing. The checklists can be accessed through the Department's website (<http://www.idfpr.com/>) by clicking on: Insurance; Industry; Regulatory; IS3 Review Requirements Checklists; Property Casualty IS3 Review Requirements Checklists.

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Gayle.Neuman@illinois.gov

2/4/2009

Neuman, Gayle

From: Millican, Melissa [Melissa.Millican@medpro.com]
Sent: Monday, February 09, 2009 12:57 PM
To: Neuman, Gayle
Subject: RE: Medical Protective - Rate/Rule Filing #08-IL-118
Attachments: RF3.pdf

Please find the RF3 form attached.

Melissa

From: Neuman, Gayle [mailto:Gayle.Neuman@illinois.gov]
Sent: Tuesday, February 03, 2009 3:14 PM
To: Millican, Melissa
Subject: FW: Medical Protective - Rate/Rule Filing #08-IL-118

Ms. Millican,

No response to the attached e-mail has been received. Please advise at your earliest convenience.

Gayle Neuman
Division of Insurance

From: Neuman, Gayle
Sent: Wednesday, November 12, 2008 8:34 AM
To: 'Millican, Melissa'
Subject: Medical Protective - Rate/Rule Filing #08-IL-118

Ms. Millican,

We are in receipt of the above referenced filing with your cover letter dated November 5, 2008. The RF-3 Summary Sheet needs to be corrected. Under the percent of change, it indicates "-1,468". In the explanation provided, it indicates the overall rate impact is -0.1%.

Please forward the corrected RF-3 Summary Sheet at your earliest convenience.

Gayle Neuman
Property & Casualty Compliance, Division of Insurance
Illinois Department of Financial & Professional Regulation
(217) 524-6497

Please refer to the Property and Casualty Review Requirement Checklists before submitting any filing. The checklists can be accessed through the Department's website (<http://www.idfpr.com/>) by clicking on: Insurance; Industry; Regulatory; IS3 Review Requirements Checklists; Property Casualty IS3 Review Requirements Checklists.

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2/9/2009

Neuman, Gayle

From: Millican, Melissa [Melissa.Millican@medpro.com]
Sent: Monday, April 27, 2009 2:34 PM
To: Neuman, Gayle
Subject: RE: Medical Protective Co - Filing #08-IL-117-R

Yes, that is correct, sorry I was not more specific in my email.
 Please let me know if you need anything additional.

Thanks,
 Melissa

From: Neuman, Gayle [mailto:Gayle.Neuman@illinois.gov]
Sent: Monday, April 27, 2009 3:31 PM
To: Millican, Melissa
Subject: RE: Medical Protective Co - Filing #08-IL-117-R

Ms. Millican,

You are referring to the State Rate pages??? GM-IV-CW-1 through 14 and/or SR-IL-IV-1 through 18? As stated, do you also wish to withdraw these pages then from filing #08-IL-118?

Gayle Neuman

From: Millican, Melissa [mailto:Melissa.Millican@medpro.com]
Sent: Monday, April 27, 2009 2:17 PM
To: Neuman, Gayle
Subject: RE: Medical Protective Co - Filing #08-IL-117-R

Ms. Neuman,
 I am sorry for any inconvenience this has caused. At this time, we would like to withdraw the manual pages mentioned from the filing (08-IL-117R) and they will be resubmitted at a later time. I will send a separate withdrawal notice regarding the other filings if applicable.

Thank you,
 Melissa

From: Neuman, Gayle [mailto:Gayle.Neuman@illinois.gov]
Sent: Monday, April 27, 2009 3:02 PM
To: Millican, Melissa
Subject: RE: Medical Protective Co - Filing #08-IL-117-R

Ms. Millican,

The State Rate pages have to be changed to match the information in the rest of the manual – or be withdrawn. And it appears by filing #08-IL-118 (submitted after this filing) that you do still plan on using those pages. This is not expediting the approval process in any way.

Your prompt attention is appreciated. The resolution of this filing is holding up filings #08-IL-119 and #08-IL-118.

Gayle Neuman

4/27/2009

Division of Insurance

From: Millican, Melissa [mailto:Melissa.Millican@medpro.com]
Sent: Monday, February 09, 2009 12:58 PM
To: Neuman, Gayle
Subject: RE: Medical Protective Co - Filing #08-IL-117-R

Ms. Neuman,
The Company does not currently write Dentists under the Comprehensive Coverage for Healthcare Providers in Illinois. As a result, the Company elected to omit these pages from the filing in hopes of expediting the approval process. We will, for manual consistency purposes, update the Comprehensive Coverage for Healthcare Providers in an upcoming filing.
Please let me know if you should need anything additional.
Melissa

From: Neuman, Gayle [mailto:Gayle.Neuman@illinois.gov]
Sent: Tuesday, February 03, 2009 3:04 PM
To: Millican, Melissa
Subject: FW: Medical Protective Co - Filing #08-IL-117-R

Ms. Millican,

Additionally, with all these changes, no changes to the State Rates Pages were made and it appears there should be a few changes.

Again, we request receipt of your response by no later than February 13, 2009.

Gayle Neuman
Division of Insurance

4/27/2009

Neuman, Gayle

From: Neuman, Gayle
Sent: Wednesday, July 01, 2009 10:56 AM
To: 'Millican, Melissa'
Subject: FW: Medical Protective Co. - Rate/Rule Filing #08-IL-118

Ms. Millican,

As of July 1, 2009, I have received no response to the e-mail shown below. Do you wish to withdraw this filing? Your immediate attention is requested.

Gayle Neuman
Department of Insurance

From: Neuman, Gayle
Sent: Wednesday, June 10, 2009 3:25 PM
To: 'Millican, Melissa'
Subject: Medical Protective Co. - Rate/Rule Filing #08-IL-118

Ms. Millican,

I have completed my review of filings #08-IL-117-R and #08-IL-119. I previously sent e-mails on this filing that were unanswered. Here are the issues that I need addressed in this filing:

1. In filing #08-IL-117-R, the state rates pages for dental were withdrawn as required. Therefore, unless you are updating all state rate dental pages, you will have to withdraw the state rate pages also from this filing.
2. Please provide the territory factors. It appears that in both occurrence and claims-made, the rates were reduced for all of area 2 (not just 2B class). There was no territory rate change disclosed in the actuarial memorandum. Please explain.

Your prompt attention is appreciated.

Gayle Neuman
Illinois Department of Insurance
Property & Casualty Compliance
(217) 524-6497

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7/1/2009

Neuman, Gayle

From: Millican, Melissa [Melissa.Millican@medpro.com]
Sent: Friday, July 10, 2009 8:12 AM
To: Neuman, Gayle
Subject: RE: Medical Protective Co. - Rate/Rule Filing #08-IL-118
Attachments: DOI Response No 1.pdf

Ms. Neuman,

In review of the questions and responses, it appears that an email sent on 11/17/08 with corrected rate pages may not have been received by the Department? In addition, on 2/4/09, you sent questions regarding 08-IL-118, where we provided a response on 2/10/09, this response included the same corrected rate pages, possibly this was not received either? Either way, I am re-attaching the response above for you for review. I believe after review of the corrected rate pages in addition to the territory factors that were provided last week, the modifications will make sense? However, please let me know if you find otherwise.

Thank you for your review of the filing. Please let me know if you should need anything else.
Thank you,
Melissa

Melissa Coker Millican, Paralegal
Legal Department

The Medical Protective Company
5814 Reed Road
Fort Wayne, IN 46835
Phone: 260-486-0838
Fax: 260-486-0733
Email: melissa.millican@medpro.com
web: www.medicalprotective.com
PLEASE NOTE NEW EMAIL ADDRESS

From: Neuman, Gayle [mailto:Gayle.Neuman@illinois.gov]
Sent: Tuesday, July 07, 2009 2:43 PM
To: Millican, Melissa
Subject: RE: Medical Protective Co. - Rate/Rule Filing #08-IL-118

Ms. Millican,

7/10/2009

All rates listed in Area 2 for occurrence and claims-made are reduced in this filing. However you indicate the factor for Area 2 has not changed. How can this be explained?

Gayle Neuman
Department of insurance

From: Millican, Melissa [mailto:Melissa.Millican@medpro.com]
Sent: Monday, July 06, 2009 7:13 AM
To: Neuman, Gayle
Subject: RE: Medical Protective Co. - Rate/Rule Filing #08-IL-118

Ms. Neuman,
I apologize for the delay, I was out of the office last week on vacation and didnt receive your email below.

Yes, as we have indicated in other recent filings, we would like to withdraw the state rate pages in this filing as well.

I have attached the territory factors for your review.

Please let me know if you should need anything additional.
Thank you,
Melissa

From: Neuman, Gayle [mailto:Gayle.Neuman@illinois.gov]
Sent: Wednesday, July 01, 2009 11:56 AM
To: Millican, Melissa
Subject: FW: Medical Protective Co. - Rate/Rule Filing #08-IL-118

Ms. Millican,

As of July 1, 2009, I have received no response to the e-mail shown below. Do you wish to withdraw this filing? Your immediate attention is requested.

Gayle Neuman
Department of Insurance

From: Neuman, Gayle
Sent: Wednesday, June 10, 2009 3:25 PM
To: 'Millican, Melissa'
Subject: Medical Protective Co. - Rate/Rule Filing #08-IL-118

Ms. Millican,

I have completed my review of filings #08-IL-117-R and #08-IL-119. I previously sent e-mails on this filing that were unanswered. Here are the issues that I need addressed in this filing:

1. In filing #08-IL-117-R, the state rates pages for dental were withdrawn as required. Therefore, unless you are updating all state rate dental pages, you will have to withdraw the state rate pages also from this filing.
2. Please provide the territory factors. It appears that in both occurrence and claims-made, the rates were reduced for all of area 2 (not just 2B class). There was no territory rate change disclosed in the actuarial memorandum. Please explain.

Your prompt attention is appreciated.

7/10/2009

Gayle Neuman
Illinois Department of Insurance
Property & Casualty Compliance
(217) 524-6497

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7/10/2009

Subject: Medical Protective Co - Filing #08-IL-118 - Dental Rate Filing

1. Please indicate if your company has a plan for the gathering of statistics or the reporting of statistics to statistical agencies? If yes, what stat agency is being used? This information is required to be submitted with every medical malpractice filing.

The Company reports statistically to ISO.

2. The new aggregate limit of all credits is 50% as submitted in filing #08-IL-117-R? Does the aggregate limit not affect the "new to practice" credit amount? Please explain.

Thank you for your question. We have modified the proposed Aggregate Credit Rule in filing #08-IL-117-R to include the reference that the rule does not apply to the New to Practice Credit Rule.

3. The "new to practice" rule was not added to the state rate pages. It would appear this was mistakenly not submitted.

This is correct. The Company currently does not write Dentists thru the Comprehensive Coverage for Healthcare Providers program in Illinois as many of our current insureds are sole practitioners. We intend on updating the state rate pages for all rules in order to maintain manual consistency in an upcoming rule countrywide filing.

4. Please provide the territory factors. It appears that in both occurrence and claims-made, the rates were reduced for all of area 2 (not just 2B class). There was no territory rate change disclosed in the actuarial memorandum. Please explain.

Please find attached corrected rate pages.

5. As previously requested in e-mails dated 11/12/08 and 2/3/09, a revised RF-3 is required.

Please find attached the revised RF-3 form.

THE MEDICAL PROTECTIVE COMPANY

EXHIBIT A

ILLINOIS

DENTISTS

Territory Relativities

(1)	(2)	(3)	(4)
Current Area	Proposed Area	Current Relativity	Proposed Relativity
Area 1 Cook, Madison, St. Clair	Area 1 Cook, Madison, St. Clair	1.500	1.500
Area 2 DuPage, Kane, Lake, McHenry, Will	Area 2 DuPage, Kane, Lake, McHenry, Will	1.250	1.250
Area 3 Remainder of State	Area 3 Remainder of State	1.000	1.000

The
Medical Protective Company
Fort Wayne, Indiana 46835
Professional Protection Exclusively Since 1899

ILLINOIS

DENTISTS

OCCURRENCE PROGRAM

RATE CLASSES

CLASS I A

ANY GENERAL DENTIST OR SPECIALISTS IN ORTHODONTIC, PEDIATRIC DENTISTRY, PERIODONTICS, PROSTHODONTICS AND ENDODONTICS NOT PERFORMING MINOR OR MAJOR SURGICAL PROCEDURES.

CLASS I B

ANY DENTIST PERFORMING MINOR SURGICAL PROCEDURES OR A SPECIALIST TRAINED IN ORAL PATHOLOGY.

CLASS I C

ANY DENTIST PERFORMING MAJOR DENTAL SURGICAL PROCEDURES NOT INCLUDED IN CLASS III.

CLASS II A

SPECIALISTS IN DENTAL ANESTHESIOLOGY

FILED

FEB 01 2009

STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

The
Medical Protective Company
Fort Wayne, Indiana 46835
Professional Protection Exclusively Since 1899

ILLINOIS

DENTISTS

OCCURRENCE PROGRAM

RATE CLASSES

CLASS II B

SPECIALIST IN ORAL AND MAXILLOFACIAL SURGERY.

CLASS III

ANY DENTAL SPECIALIST PERFORMING PROCEDURES NOT OTHERWISE
CLASSIFIED.

SPECIALISTS IN PAIN MANAGEMENT.

FILED

FEB 01 2009

STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

The
Medical Protective Company
Fort Wayne, Indiana 46835
Professional Protection Exclusively Since 1899

ILLINOIS

DENTISTS

STANDARD CLAIMS MADE PROGRAM

RATE CLASSES

CLASS I A

ANY GENERAL DENTIST OR SPECIALISTS IN ORTHODONTIC, PEDIATRIC DENTISTRY, PERIODONTICS, PROSTHODONTICS AND ENDODONTICS NOT PERFORMING MINOR OR MAJOR SURGICAL PROCEDURES.

CLASS I B

ANY DENTIST PERFORMING MINOR SURGICAL PROCEDURES OR A SPECIALIST TRAINED IN ORAL PATHOLOGY.

CLASS I C

ANY DENTIST PERFORMING MAJOR DENTAL SURGICAL PROCEDURES NOT INCLUDED IN CLASS III.

CLASS II A

SPECIALISTS IN DENTAL ANESTHESIOLOGY.

FILED

FEB 01 2009

STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

The
Medical Protective Company
Fort Wayne, Indiana 46835
Professional Protection Exclusively Since 1899

ILLINOIS

DENTISTS

STANDARD CLAIMS MADE PROGRAM

RATE CLASSES

CLASS II B

SPECIALIST IN ORAL AND MAXILLOFACIAL SURGERY.

CLASS III

ANY DENTAL SPECIALIST PERFORMING PROCEDURES NOT OTHERWISE
CLASSIFIED.

SPECIALISTS IN PAIN MANAGEMENT.

FILED

FEB 01 2009

STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

The
Medical Protective Company
Fort Wayne, Indiana 46835
Professional Protection Exclusively Since 1899

ILLINOIS
DENTISTS
OCCURRENCE PROGRAM
MINIMUM PREMIUM REQUIREMENT RULE

ALL POLICIES ARE SUBJECT TO A MINIMUM PREMIUM OF \$50. THE MINIMUM PREMIUM WILL BE RETAINED WHEN THE INSURED REQUESTS CANCELLATION UNLESS THE POLICY IS CANCELED AS OF THE INCEPTION DATE.

FILED

FEB 01 2009

STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

The
Medical Protective Company
Fort Wayne, Indiana 46835
Professional Protection Exclusively Since 1899

ILLINOIS
DENTISTS
OCCURRENCE PROGRAM
NEW TO PRACTICE CREDIT

A “NEW” DENTIST SHALL BE A DENTIST WHO HAS RECENTLY COMPLETED ONE OF THE FOLLOWING PROGRAMS AND WILL BEGIN A FULL TIME PRACTICE FOR THE FIRST TIME:

- A) RESIDENCY;
- B) FELLOWSHIP PROGRAM IN THEIR DENTAL SPECIALITY;
- C) FULFILLMENT OF A MILITARY OBLIGATION;
- D) DENTAL SCHOOL OR SPECIALTY TRAINING PROGRAM.

TO QUALIFY FOR THE 1ST YEAR CREDIT, THE APPLICANT WILL BE REQUIRED TO APPLY FOR A REDUCED RATE WITHIN SIX MONTHS AFTER THE COMPLETION OF ANY OF THE ABOVE PROGRAMS.

CREDITS IN THE AMOUNT OF 75% OF FILED MANUAL RATES SHALL APPLY TO NEW INSUREDS FOR THEIR FIRST YEAR, CREDITS IN THE AMOUNT OF 50% OF FILED MANUAL RATES SHALL APPLY TO NEW INSUREDS FOR THEIR SECOND YEAR, AND CREDITS IN THE AMOUNT OF 25% OF FILED MANUAL RATES SHALL APPLY TO NEW INSUREDS FOR THEIR THIRD YEAR OF PRACTICE FOLLOWING COMPLETION OF THEIR DENTAL TRAINING PROGRAM.

FILED

FEB 01 2009

The
Medical Protective Company
Fort Wayne, Indiana 46835
Professional Protection Exclusively Since 1899

ILLINOIS
DENTISTS
STANDARD CLAIMS MADE PROGRAM
MINIMUM PREMIUM REQUIREMENT RULE

ALL POLICIES ARE SUBJECT TO A MINIMUM PREMIUM OF \$50. THE MINIMUM PREMIUM WILL BE RETAINED WHEN THE INSURED REQUESTS CANCELLATION UNLESS THE POLICY IS CANCELED AS OF THE INCEPTION DATE.

FILED

FEB 01 2009

STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

The
Medical Protective Company
Fort Wayne, Indiana 46835
Professional Protection Exclusively Since 1899

ILLINOIS
DENTISTS
STANDARD CLAIMS MADE PROGRAM
NEW TO PRACTICE CREDIT

A “NEW” DENTIST SHALL BE A DENTIST WHO HAS RECENTLY COMPLETED ONE OF THE FOLLOWING PROGRAMS AND WILL BEGIN A FULL TIME PRACTICE FOR THE FIRST TIME:

- A) RESIDENCY;
- B) FELLOWSHIP PROGRAM IN THEIR DENTAL SPECIALITY;
- C) FULFILLMENT OF A MILITARY OBLIGATION;
- D) DENTAL SCHOOL OR SPECIALTY TRAINING PROGRAM.

TO QUALIFY FOR THE 1ST YEAR CREDIT, THE APPLICANT WILL BE REQUIRED TO APPLY FOR A REDUCED RATE WITHIN SIX MONTHS AFTER THE COMPLETION OF ANY OF THE ABOVE PROGRAMS.

CREDITS IN THE AMOUNT OF 75% OF FILED MANUAL RATES SHALL APPLY TO NEW INSURED FOR THEIR FIRST YEAR, CREDITS IN THE AMOUNT OF 50% OF FILED MANUAL RATES SHALL APPLY TO NEW INSURED FOR THEIR SECOND YEAR, AND CREDITS IN THE AMOUNT OF 25% OF FILED MANUAL RATES SHALL APPLY TO NEW INSURED FOR THEIR THIRD YEAR OF PRACTICE FOLLOWING COMPLETION OF THEIR DENTAL TRAINING PROGRAM.

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Professional Protection Exclusively Since 1899

ILLINOIS - AREA 1
DENTISTS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	2,331	2,657	2,844	3,030	3,263	3,497	3,730	3,963
1B	2,914	3,322	3,555	3,788	4,080	4,371	4,662	4,954
1C	4,662	5,315	5,688	6,061	6,527	6,993	7,459	7,925
2A	6,993	7,972	8,531	9,091	9,790	10,490	11,189	11,888
2B	12,821	14,616	15,642	16,667	19,232	21,155	22,437	23,719
3	15,152	17,273	18,485	19,698	22,728	25,001	26,516	28,031

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STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

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ILLINOIS - AREA 2
DENTISTS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,943	2,215	2,370	2,526	2,720	2,915	3,109	3,303
1B	2,429	2,769	2,963	3,158	3,401	3,644	3,886	4,129
1C	3,886	4,430	4,741	5,052	5,440	5,829	6,218	6,606
2A	5,829	6,645	7,111	7,578	8,161	8,744	9,326	9,909
2B	10,687	12,183	13,038	13,893	16,031	17,634	18,702	19,771
3	12,630	14,398	15,409	16,419	18,945	20,840	22,103	23,366

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SPRINGFIELD, ILLINOIS

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ILLINOIS - AREA 3
DENTISTS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,554	1,772	1,896	2,020	2,176	2,331	2,486	2,642
1B	1,943	2,215	2,370	2,526	2,720	2,915	3,109	3,303
1C	3,108	3,543	3,792	4,040	4,351	4,662	4,973	5,284
2A	4,662	5,315	5,688	6,061	6,527	6,993	7,459	7,925
2B	8,547	9,744	10,427	11,111	12,821	14,103	14,957	15,812
3	10,101	11,515	12,323	13,131	15,152	16,667	17,677	18,687

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SPRINGFIELD, ILLINOIS

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ILLINOIS - AREA 1

DENTISTS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	504	575	615	655	706	756	806	857
1B	630	718	769	819	882	945	1,008	1,071
1C	1,008	1,149	1,230	1,310	1,411	1,512	1,613	1,714
2A	1,511	1,723	1,843	1,964	2,115	2,267	2,418	2,569
2B	2,771	3,159	3,381	3,602	4,157	4,572	4,849	5,126
3	3,275	3,734	3,996	4,258	4,913	5,404	5,731	6,059

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ILLINOIS - AREA 1

DENTISTS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,008	1,149	1,230	1,310	1,411	1,512	1,613	1,714
1B	1,260	1,436	1,537	1,638	1,764	1,890	2,016	2,142
1C	2,015	2,297	2,458	2,620	2,821	3,023	3,224	3,426
2A	3,023	3,446	3,688	3,930	4,232	4,535	4,837	5,139
2B	5,542	6,318	6,761	7,205	8,313	9,144	9,699	10,253
3	6,549	7,466	7,990	8,514	9,824	10,806	11,461	12,116

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ILLINOIS - AREA 1

DENTISTS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,637	1,866	1,997	2,128	2,292	2,456	2,619	2,783
1B	2,047	2,334	2,497	2,661	2,866	3,071	3,275	3,480
1C	3,274	3,732	3,994	4,256	4,584	4,911	5,238	5,566
2A	4,912	5,600	5,993	6,386	6,877	7,368	7,859	8,350
2B	9,005	10,266	10,986	11,707	13,508	14,858	15,759	16,659
3	10,642	12,132	12,983	13,835	15,963	17,559	18,624	19,688

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SPRINGFIELD, ILLINOIS

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ILLINOIS - AREA 1

DENTISTS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,910	2,177	2,330	2,483	2,674	2,865	3,056	3,247
1B	2,388	2,722	2,913	3,104	3,343	3,582	3,821	4,060
1C	3,820	4,355	4,660	4,966	5,348	5,730	6,112	6,494
2A	5,730	6,532	6,991	7,449	8,022	8,595	9,168	9,741
2B	10,506	11,977	12,817	13,658	15,759	17,335	18,386	19,436
3	12,416	14,154	15,148	16,141	18,624	20,486	21,728	22,970

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ILLINOIS - AREA 1

DENTISTS

STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	2,099	2,393	2,561	2,729	2,939	3,149	3,358	3,568
1B	2,624	2,991	3,201	3,411	3,674	3,936	4,198	4,461
1C	4,198	4,786	5,122	5,457	5,877	6,297	6,717	7,137
2A	6,297	7,179	7,682	8,186	8,816	9,446	10,075	10,705
2B	11,545	13,161	14,085	15,009	17,318	19,049	20,204	21,358
3	13,644	15,554	16,646	17,737	20,466	22,513	23,877	25,241

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ILLINOIS - AREA 2

DENTISTS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	420	479	512	546	588	630	672	714
1B	525	599	641	683	735	788	840	893
1C	840	958	1,025	1,092	1,176	1,260	1,344	1,428
2A	1,259	1,435	1,536	1,637	1,763	1,889	2,014	2,140
2B	2,309	2,632	2,817	3,002	3,464	3,810	4,041	4,272
3	2,729	3,111	3,329	3,548	4,094	4,503	4,776	5,049

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ILLINOIS - AREA 2

DENTISTS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	840	958	1,025	1,092	1,176	1,260	1,344	1,428
1B	1,049	1,196	1,280	1,364	1,469	1,574	1,678	1,783
1C	1,679	1,914	2,048	2,183	2,351	2,519	2,686	2,854
2A	2,519	2,872	3,073	3,275	3,527	3,779	4,030	4,282
2B	4,618	5,265	5,634	6,003	6,927	7,620	8,082	8,543
3	5,457	6,221	6,658	7,094	8,186	9,004	9,550	10,095

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ILLINOIS - AREA 2

DENTISTS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,364	1,555	1,664	1,773	1,910	2,046	2,182	2,319
1B	1,705	1,944	2,080	2,217	2,387	2,558	2,728	2,899
1C	2,728	3,110	3,328	3,546	3,819	4,092	4,365	4,638
2A	4,093	4,666	4,993	5,321	5,730	6,140	6,549	6,958
2B	7,504	8,555	9,155	9,755	11,256	12,382	13,132	13,882
3	8,868	10,110	10,819	11,528	13,302	14,632	15,519	16,406

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STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

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ILLINOIS - AREA 2

DENTISTS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,592	1,815	1,942	2,070	2,229	2,388	2,547	2,706
1B	1,989	2,267	2,427	2,586	2,785	2,984	3,182	3,381
1C	3,183	3,629	3,883	4,138	4,456	4,775	5,093	5,411
2A	4,775	5,444	5,826	6,208	6,685	7,163	7,640	8,118
2B	8,754	9,980	10,680	11,380	13,131	14,444	15,320	16,195
3	10,346	11,794	12,622	13,450	15,519	17,071	18,106	19,140

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DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS**

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ILLINOIS - AREA 2

DENTISTS

STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,749	1,994	2,134	2,274	2,449	2,624	2,798	2,973
1B	2,186	2,492	2,667	2,842	3,060	3,279	3,498	3,716
1C	3,498	3,988	4,268	4,547	4,897	5,247	5,597	5,947
2A	5,247	5,982	6,401	6,821	7,346	7,871	8,395	8,920
2B	9,620	10,967	11,736	12,506	14,430	15,873	16,835	17,797
3	11,369	12,961	13,870	14,780	17,054	18,759	19,896	21,033

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SPRINGFIELD, ILLINOIS

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ILLINOIS - AREA 3

DENTISTS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	336	383	410	437	470	504	538	571
1B	420	479	512	546	588	630	672	714
1C	672	766	820	874	941	1,008	1,075	1,142
2A	1,007	1,148	1,229	1,309	1,410	1,511	1,611	1,712
2B	1,847	2,106	2,253	2,401	2,771	3,048	3,232	3,417
3	2,183	2,489	2,663	2,838	3,275	3,602	3,820	4,039

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DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

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ILLINOIS - AREA 3

DENTISTS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	672	766	820	874	941	1,008	1,075	1,142
1B	840	958	1,025	1,092	1,176	1,260	1,344	1,428
1C	1,343	1,531	1,638	1,746	1,880	2,015	2,149	2,283
2A	2,015	2,297	2,458	2,620	2,821	3,023	3,224	3,426
2B	3,694	4,211	4,507	4,802	5,541	6,095	6,465	6,834
3	4,365	4,976	5,325	5,675	6,548	7,202	7,639	8,075

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SPRINGFIELD ILLINOIS

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DENTISTS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,091	1,244	1,331	1,418	1,527	1,637	1,746	1,855
1B	1,364	1,555	1,664	1,773	1,910	2,046	2,182	2,319
1C	2,182	2,487	2,662	2,837	3,055	3,273	3,491	3,709
2A	3,274	3,732	3,994	4,256	4,584	4,911	5,238	5,566
2B	6,002	6,842	7,322	7,803	9,003	9,903	10,504	11,104
3	7,093	8,086	8,653	9,221	10,640	11,703	12,413	13,122

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ILLINOIS - AREA 3

DENTISTS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,273	1,451	1,553	1,655	1,782	1,910	2,037	2,164
1B	1,592	1,815	1,942	2,070	2,229	2,388	2,547	2,706
1C	2,546	2,902	3,106	3,310	3,564	3,819	4,074	4,328
2A	3,819	4,354	4,659	4,965	5,347	5,729	6,110	6,492
2B	7,002	7,982	8,542	9,103	10,503	11,553	12,254	12,954
3	8,276	9,435	10,097	10,759	12,414	13,655	14,483	15,311

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SPRINGFIELD, ILLINOIS

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DENTISTS

STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,399	1,595	1,707	1,819	1,959	2,099	2,238	2,378
1B	1,749	1,994	2,134	2,274	2,449	2,624	2,798	2,973
1C	2,798	3,190	3,414	3,637	3,917	4,197	4,477	4,757
2A	4,197	4,785	5,120	5,456	5,876	6,296	6,715	7,135
2B	7,695	8,772	9,388	10,004	11,543	12,697	13,466	14,236
3	9,094	10,367	11,095	11,822	13,641	15,005	15,915	16,824

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ILLINOIS

DENTISTS

OCCURRENCE PROGRAM

MINIMUM PREMIUM REQUIREMENT RULE

ALL POLICIES ARE SUBJECT TO A MINIMUM PREMIUM OF ~~\$100~~ \$50. THE
MINIMUM PREMIUM WILL BE RETAINED WHEN THE INSURED REQUESTS
CANCELLATION UNLESS THE POLICY IS CANCELED AS OF THE INCEPTION DATE.

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DENTISTS

OCCURRENCE PROGRAM

NEW TO PRACTICE CREDIT

A "NEW" DENTIST SHALL BE A DENTIST WHO HAS RECENTLY COMPLETED ONE OF THE FOLLOWING PROGRAMS AND WILL BEGIN A FULL TIME PRACTICE FOR THE FIRST TIME:

- A) RESIDENCY;
- B) FELLOWSHIP PROGRAM IN THEIR DENTAL SPECIALITY;
- C) FULFILLMENT OF A MILITARY OBLIGATION;
- D) DENTAL SCHOOL OR SPECIALTY TRAINING PROGRAM.

TO QUALIFY FOR THE 1ST YEAR CREDIT, THE APPLICANT WILL BE REQUIRED TO APPLY FOR A REDUCED RATE WITHIN SIX MONTHS AFTER THE COMPLETION OF ANY OF THE ABOVE PROGRAMS.

CREDITS IN THE AMOUNT OF ~~60%~~ 75% OF FILED MANUAL RATES SHALL APPLY TO NEW INSURED FOR THEIR FIRST YEAR, CREDITS IN THE AMOUNT OF ~~40%~~ 50% OF FILED MANUAL RATES SHALL APPLY TO NEW INSURED FOR THEIR SECOND YEAR, AND CREDITS IN THE AMOUNT OF ~~20%~~ 25% OF FILED MANUAL RATES SHALL APPLY TO NEW INSURED FOR THEIR THIRD YEAR OF PRACTICE FOLLOWING COMPLETION OF THEIR DENTAL TRAINING PROGRAM.

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ILLINOIS

DENTISTS

STANDARD CLAIMS MADE PROGRAM

MINIMUM PREMIUM REQUIREMENT RULE

ALL POLICIES ARE SUBJECT TO A MINIMUM PREMIUM OF ~~\$100~~ \$50. THE
MINIMUM PREMIUM WILL BE RETAINED WHEN THE INSURED REQUESTS
CANCELLATION UNLESS THE POLICY IS CANCELED AS OF THE INCEPTION DATE.

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DENTISTS

STANDARD CLAIMS MADE PROGRAM

NEW TO PRACTICE CREDIT

A "NEW" DENTIST SHALL BE A DENTIST WHO HAS RECENTLY COMPLETED ONE OF THE FOLLOWING PROGRAMS AND WILL BEGIN A FULL TIME PRACTICE FOR THE FIRST TIME:

- A) RESIDENCY;
- B) FELLOWSHIP PROGRAM IN THEIR DENTAL SPECIALITY;
- C) FULFILLMENT OF A MILITARY OBLIGATION;
- D) DENTAL SCHOOL OR SPECIALTY TRAINING PROGRAM.

TO QUALIFY FOR THE 1ST YEAR CREDIT, THE APPLICANT WILL BE REQUIRED TO APPLY FOR A REDUCED RATE WITHIN SIX MONTHS AFTER THE COMPLETION OF ANY OF THE ABOVE PROGRAMS.

CREDITS IN THE AMOUNT OF ~~60%~~ 75% OF FILED MANUAL RATES SHALL APPLY TO NEW INSURED FOR THEIR FIRST YEAR, CREDITS IN THE AMOUNT OF ~~40%~~ 50% OF FILED MANUAL RATES SHALL APPLY TO NEW INSURED FOR THEIR SECOND YEAR, AND CREDITS IN THE AMOUNT OF ~~20%~~ 25% OF FILED MANUAL RATES SHALL APPLY TO NEW INSURED FOR THEIR THIRD YEAR OF PRACTICE FOLLOWING COMPLETION OF THEIR DENTAL TRAINING PROGRAM.

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DENTISTS

A. Classifications

1. Applicable to the Occurrence and Standard Claims-Made Programs.
2. The following classification plan shall be used to determine the appropriate rating class for each individual insured.

CLASS I A

Any General Dentist or Specialists in orthodontic, pediatric dentistry, periodontics, prosthodontics and endodontics not performing minor or major surgical procedures,

Deleted: *

CLASS I B

Any Dentist performing minor surgical procedures or a specialist trained in oral pathology,

Deleted: *

CLASS I C

Any dentist performing major Dental surgical procedures not included in class III.

CLASS II A

Specialists in Dental Anesthesiology

CLASS II B

Specialist in Oral and Maxillofacial Surgery ~~or any dentist performing major Dental surgical procedures not included in class III.~~

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CLASS III

Any Dental Specialist performing procedures not otherwise classified.

Specialists in Pain Management.

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B. Manual Rates

1. Territory Definitions

Area 1	Cook, Madison & St. Clair County
Area 2	DuPage, Kane, Lake, Will, McHenry
Area 3	Remainder of State

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Professional Protection Exclusively Since 1899

ILLINOIS

DENTISTS

STANDARD CLAIMS MADE PROGRAM

RATE CLASSES

CLASS I A

ANY GENERAL DENTIST OR SPECIALISTS IN ORTHODONTIC, PEDIATRIC DENTISTRY, PERIODONTICS, PROSTHODONTICS AND ENDODONTICS NOT PERFORMING MINOR OR MAJOR SURGICAL PROCEDURES.

Deleted: *

CLASS I B

ANY DENTIST PERFORMING MINOR SURGICAL PROCEDURES OR A SPECIALIST TRAINED IN ORAL PATHOLOGY.

Deleted: *

CLASS I C

ANY DENTIST PERFORMING MAJOR DENTAL SURGICAL PROCEDURES NOT INCLUDED IN CLASS III.

CLASS II A

SPECIALISTS IN DENTAL ANESTHESIOLOGY

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The
Medical Protective Company
Fort Wayne, Indiana 46835
Professional Protection Exclusively Since 1899

ILLINOIS

DENTISTS

STANDARD CLAIMS MADE PROGRAM

RATE CLASSES

CLASS II B

SPECIALIST IN ORAL AND MAXILLOFACIAL SURGERY ~~OR ANY DENTIST~~
~~PERFORMING MAJOR DENTAL SURGICAL PROCEDURES NOT INCLUDED IN CLASS~~
~~III.~~

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CLASS III

ANY DENTAL SPECIALIST PERFORMING PROCEDURES NOT OTHERWISE
CLASSIFIED.

SPECIALISTS IN PAIN MANAGEMENT.

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Fort Wayne, Indiana 46835
Professional Protection Exclusively Since 1899

ILLINOIS

DENTISTS

OCCURRENCE PROGRAM

RATE CLASSES

CLASS I A

ANY GENERAL DENTIST OR SPECIALISTS IN ORTHODONTIC, PEDIATRIC DENTISTRY, PERIODONTICS, PROSTHODONTICS AND ENDODONTICS NOT PERFORMING MINOR OR MAJOR SURGICAL PROCEDURES.

Deleted: *

CLASS I B

ANY DENTIST PERFORMING MINOR SURGICAL PROCEDURES OR A SPECIALIST TRAINED IN ORAL PATHOLOGY.

Deleted: *

CLASS I C

ANY DENTIST PERFORMING MAJOR DENTAL SURGICAL PROCEDURES NOT INCLUDED IN CLASS III.

CLASS II A

SPECIALISTS IN DENTAL ANESTHESIOLOGY

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ILLINOIS

DENTISTS

OCCURRENCE PROGRAM

RATE CLASSES

CLASS II B

SPECIALIST IN ORAL AND MAXILLOFACIAL SURGERY ~~OR ANY DENTIST~~
~~PERFORMING MAJOR DENTAL SURGICAL PROCEDURES NOT INCLUDED IN CLASS~~
~~III.~~

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CLASS III

ANY DENTAL SPECIALIST PERFORMING PROCEDURES NOT OTHERWISE
CLASSIFIED.

SPECIALISTS IN PAIN MANAGEMENT.

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Withdrawn pages

— State rate pages

— pages replaced in 7/10/09
email

DENTISTS

A. Classifications

1. Applicable to the Occurrence and Standard Claims-Made Programs.
2. The following classification plan shall be used to determine the appropriate rating class for each individual insured.

CLASS I A

Any General Dentist or Specialists in orthodontic, pediatric dentistry, periodontics, prosthodontics and endodontics not performing minor or major surgical procedures.

CLASS I B

Any Dentist performing minor surgical procedures or a specialist trained in oral pathology.

CLASS I C

Any dentist performing major Dental surgical procedures not included in class III.

CLASS II A

Specialists in Dental Anesthesiology

CLASS II B

Specialist in Oral and Maxillofacial Surgery.

CLASS III

Any Dental Specialist performing procedures not otherwise classified.

Specialists in Pain Management.

B. Manual Rates

1. Territory Definitions

Area 1	Cook, Madison & St. Clair County
Area 2	DuPage, Kane, Lake, Will, McHenry
Area 3	Remainder of State

2. Occurrence Program

a. Area 1

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	2,331	2,657	2,844	3,030	3,263	3,497	3,730	3,963
1B	2,914	3,322	3,555	3,788	4,080	4,371	4,662	4,954
1C	4,662	5,315	5,688	6,061	6,527	6,993	7,459	7,925
2A	6,993	7,972	8,531	9,091	9,790	10,490	11,189	11,888
2B	12,821	14,616	15,642	16,667	19,232	21,155	22,437	23,719
3	15,152	17,273	18,485	19,698	22,728	25,001	26,516	28,031

b. Area 2

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,554	1,772	1,896	2,020	2,176	2,331	2,486	2,642
1B	1,943	2,215	2,370	2,526	2,720	2,915	3,109	3,303
1C	3,108	3,543	3,792	4,040	4,351	4,662	4,973	5,284
2A	4,662	5,315	5,688	6,061	6,527	6,993	7,459	7,925
2B	8,547	9,744	10,427	11,111	12,821	14,103	14,957	15,812
3	10,101	11,515	12,323	13,131	15,152	16,667	17,677	18,687

c. Area 3

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,554	1,772	1,896	2,020	2,176	2,331	2,486	2,642
1B	1,943	2,215	2,370	2,526	2,720	2,915	3,109	3,303
1C	3,108	3,543	3,792	4,040	4,351	4,662	4,973	5,284
2A	4,662	5,315	5,688	6,061	6,527	6,993	7,459	7,925
2B	8,547	9,744	10,427	11,111	12,821	14,103	14,957	15,812
3	10,101	11,515	12,323	13,131	15,152	16,667	17,677	18,687

3. Standard Claims Made Program

a. Area 1

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	504	575	615	655	706	756	806	857
1B	630	718	769	819	882	945	1,008	1,071
1C	1,008	1,149	1,230	1,310	1,411	1,512	1,613	1,714
2A	1,511	1,723	1,843	1,964	2,115	2,267	2,418	2,569
2B	2,771	3,159	3,381	3,602	4,157	4,572	4,849	5,126
3	3,275	3,734	3,996	4,258	4,913	5,404	5,731	6,059

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,008	1,149	1,230	1,310	1,411	1,512	1,613	1,714
1B	1,260	1,436	1,537	1,638	1,764	1,890	2,016	2,142
1C	2,015	2,297	2,458	2,620	2,821	3,023	3,224	3,426
2A	3,023	3,446	3,688	3,930	4,232	4,535	4,837	5,139
2B	5,542	6,318	6,761	7,205	8,313	9,144	9,699	10,253
3	6,549	7,466	7,990	8,514	9,824	10,806	11,461	12,116

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,637	1,866	1,997	2,128	2,292	2,456	2,619	2,783
1B	2,047	2,334	2,497	2,661	2,866	3,071	3,275	3,480
1C	3,274	3,732	3,994	4,256	4,584	4,911	5,238	5,566
2A	4,912	5,600	5,993	6,386	6,877	7,368	7,859	8,350
2B	9,005	10,266	10,986	11,707	13,508	14,858	15,759	16,659
3	10,642	12,132	12,983	13,835	15,963	17,559	18,624	19,688

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,910	2,177	2,330	2,483	2,674	2,865	3,056	3,247
1B	2,388	2,722	2,913	3,104	3,343	3,582	3,821	4,060
1C	3,820	4,355	4,660	4,966	5,348	5,730	6,112	6,494
2A	5,730	6,532	6,991	7,449	8,022	8,595	9,168	9,741
2B	10,506	11,977	12,817	13,658	15,759	17,335	18,386	19,436
3	12,416	14,154	15,148	16,141	18,624	20,486	21,728	22,970

MATURE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	2,099	2,393	2,561	2,729	2,939	3,149	3,358	3,568
1B	2,624	2,991	3,201	3,411	3,674	3,936	4,198	4,461
1C	4,198	4,786	5,122	5,457	5,877	6,297	6,717	7,137
2A	6,297	7,179	7,682	8,186	8,816	9,446	10,075	10,705
2B	11,545	13,161	14,085	15,009	17,318	19,049	20,204	21,358
3	13,644	15,554	16,646	17,737	20,466	22,513	23,877	25,241

b. Area 2

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	336	383	410	437	470	504	538	571
1B	420	479	512	546	588	630	672	714
1C	672	766	820	874	941	1,008	1,075	1,142
2A	1,007	1,148	1,229	1,309	1,410	1,511	1,611	1,712
2B	1,847	2,106	2,253	2,401	2,771	3,048	3,232	3,417
3	2,183	2,489	2,663	2,838	3,275	3,602	3,820	4,039

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	672	766	820	874	941	1,008	1,075	1,142
1B	840	958	1,025	1,092	1,176	1,260	1,344	1,428
1C	1,343	1,531	1,638	1,746	1,880	2,015	2,149	2,283
2A	2,015	2,297	2,458	2,620	2,821	3,023	3,224	3,426
2B	3,694	4,211	4,507	4,802	5,541	6,095	6,465	6,834
3	4,365	4,976	5,325	5,675	6,548	7,202	7,639	8,075

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,091	1,244	1,331	1,418	1,527	1,637	1,746	1,855
1B	1,364	1,555	1,664	1,773	1,910	2,046	2,182	2,319
1C	2,182	2,487	2,662	2,837	3,055	3,273	3,491	3,709
2A	3,274	3,732	3,994	4,256	4,584	4,911	5,238	5,566
2B	6,002	6,842	7,322	7,803	9,003	9,903	10,504	11,104
3	7,093	8,086	8,653	9,221	10,640	11,703	12,413	13,122

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,273	1,451	1,553	1,655	1,782	1,910	2,037	2,164
1B	1,592	1,815	1,942	2,070	2,229	2,388	2,547	2,706
1C	2,546	2,902	3,106	3,310	3,564	3,819	4,074	4,328
2A	3,819	4,354	4,659	4,965	5,347	5,729	6,110	6,492
2B	7,002	7,982	8,542	9,103	10,503	11,553	12,254	12,954
3	8,276	9,435	10,097	10,759	12,414	13,655	14,483	15,311

MATURE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,399	1,595	1,707	1,819	1,959	2,099	2,238	2,378
1B	1,749	1,994	2,134	2,274	2,449	2,624	2,798	2,973
1C	2,798	3,190	3,414	3,637	3,917	4,197	4,477	4,757
2A	4,197	4,785	5,120	5,456	5,876	6,296	6,715	7,135
2B	7,695	8,772	9,388	10,004	11,543	12,697	13,466	14,236
3	9,094	10,367	11,095	11,822	13,641	15,005	15,915	16,824

c. Area 3

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	336	383	410	437	470	504	538	571
1B	420	479	512	546	588	630	672	714
1C	672	766	820	874	941	1,008	1,075	1,142
2A	1,007	1,148	1,229	1,309	1,410	1,511	1,611	1,712
2B	1,847	2,106	2,253	2,401	2,771	3,048	3,232	3,417
3	2,183	2,489	2,663	2,838	3,275	3,602	3,820	4,039

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	672	766	820	874	941	1,008	1,075	1,142
1B	840	958	1,025	1,092	1,176	1,260	1,344	1,428
1C	1,343	1,531	1,638	1,746	1,880	2,015	2,149	2,283
2A	2,015	2,297	2,458	2,620	2,821	3,023	3,224	3,426
2B	3,694	4,211	4,507	4,802	5,541	6,095	6,465	6,834
3	4,365	4,976	5,325	5,675	6,548	7,202	7,639	8,075

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,091	1,244	1,331	1,418	1,527	1,637	1,746	1,855
1B	1,364	1,555	1,664	1,773	1,910	2,046	2,182	2,319
1C	2,182	2,487	2,662	2,837	3,055	3,273	3,491	3,709
2A	3,274	3,732	3,994	4,256	4,584	4,911	5,238	5,566
2B	6,002	6,842	7,322	7,803	9,003	9,903	10,504	11,104
3	7,093	8,086	8,653	9,221	10,640	11,703	12,413	13,122

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,273	1,451	1,553	1,655	1,782	1,910	2,037	2,164
1B	1,592	1,815	1,942	2,070	2,229	2,388	2,547	2,706
1C	2,546	2,902	3,106	3,310	3,564	3,819	4,074	4,328
2A	3,819	4,354	4,659	4,965	5,347	5,729	6,110	6,492
2B	7,002	7,982	8,542	9,103	10,503	11,553	12,254	12,954
3	8,276	9,435	10,097	10,759	12,414	13,655	14,483	15,311

MATURE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,399	1,595	1,707	1,819	1,959	2,099	2,238	2,378
1B	1,749	1,994	2,134	2,274	2,449	2,624	2,798	2,973
1C	2,798	3,190	3,414	3,637	3,917	4,197	4,477	4,757
2A	4,197	4,785	5,120	5,456	5,876	6,296	6,715	7,135
2B	7,695	8,772	9,388	10,004	11,543	12,697	13,466	14,236
3	9,094	10,367	11,095	11,822	13,641	15,005	15,915	16,824

4. Increased Limit Factors

LIMIT	CLASSES 1A-2A	CLASSES 2B-3
100/300	1.000	1.000
200/600	1.140	1.140
500/1000	1.220	1.220
1000/3000	1.300	1.300
2000/4000	1.400	1.500
3000/5000	1.500	1.650
4000/6000	1.600	1.750
5000/7000	1.700	1.850

5. Extended Reporting Period Coverage Factors

YEARS RETROACTIVE DATE PRECEDES EXPIRATION DATE	FACTOR
1	0.900
2	1.500
3	1.750
4 OR MORE	1.900

6. Shared Limits Modification

Modification
Up to 25%

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ILLINOIS - AREA 1
DENTISTS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	2,331	2,657	2,844	3,030	3,263	3,497	3,730	3,963
1B	2,914	3,322	3,555	3,788	4,080	4,371	4,662	4,954
1C	4,662	5,315	5,688	6,061	6,527	6,993	7,459	7,925
2A	6,993	7,972	8,531	9,091	9,790	10,490	11,189	11,888
2B	12,821	14,616	15,642	16,667	19,232	21,155	22,437	23,719
3	15,152	17,273	18,485	19,698	22,728	25,001	26,516	28,031

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ILLINOIS - AREA 2
DENTISTS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,554	1,772	1,896	2,020	2,176	2,331	2,486	2,642
1B	1,943	2,215	2,370	2,526	2,720	2,915	3,109	3,303
1C	3,108	3,543	3,792	4,040	4,351	4,662	4,973	5,284
2A	4,662	5,315	5,688	6,061	6,527	6,993	7,459	7,925
2B	8,547	9,744	10,427	11,111	12,821	14,103	14,957	15,812
3	10,101	11,515	12,323	13,131	15,152	16,667	17,677	18,687

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ILLINOIS - AREA 3
DENTISTS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,554	1,772	1,896	2,020	2,176	2,331	2,486	2,642
1B	1,943	2,215	2,370	2,526	2,720	2,915	3,109	3,303
1C	3,108	3,543	3,792	4,040	4,351	4,662	4,973	5,284
2A	4,662	5,315	5,688	6,061	6,527	6,993	7,459	7,925
2B	8,547	9,744	10,427	11,111	12,821	14,103	14,957	15,812
3	10,101	11,515	12,323	13,131	15,152	16,667	17,677	18,687

The
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ILLINOIS - AREA 1

DENTISTS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	504	575	615	655	706	756	806	857
1B	630	718	769	819	882	945	1,008	1,071
1C	1,008	1,149	1,230	1,310	1,411	1,512	1,613	1,714
2A	1,511	1,723	1,843	1,964	2,115	2,267	2,418	2,569
2B	2,771	3,159	3,381	3,602	4,157	4,572	4,849	5,126
3	3,275	3,734	3,996	4,258	4,913	5,404	5,731	6,059

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ILLINOIS - AREA 1

DENTISTS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,008	1,149	1,230	1,310	1,411	1,512	1,613	1,714
1B	1,260	1,436	1,537	1,638	1,764	1,890	2,016	2,142
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2B	5,542	6,318	6,761	7,205	8,313	9,144	9,699	10,253
3	6,549	7,466	7,990	8,514	9,824	10,806	11,461	12,116

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ILLINOIS - AREA 1

DENTISTS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,637	1,866	1,997	2,128	2,292	2,456	2,619	2,783
1B	2,047	2,334	2,497	2,661	2,866	3,071	3,275	3,480
1C	3,274	3,732	3,994	4,256	4,584	4,911	5,238	5,566
2A	4,912	5,600	5,993	6,386	6,877	7,368	7,859	8,350
2B	9,005	10,266	10,986	11,707	13,508	14,858	15,759	16,659
3	10,642	12,132	12,983	13,835	15,963	17,559	18,624	19,688

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ILLINOIS - AREA 1

DENTISTS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,910	2,177	2,330	2,483	2,674	2,865	3,056	3,247
1B	2,388	2,722	2,913	3,104	3,343	3,582	3,821	4,060
1C	3,820	4,355	4,660	4,966	5,348	5,730	6,112	6,494
2A	5,730	6,532	6,991	7,449	8,022	8,595	9,168	9,741
2B	10,506	11,977	12,817	13,658	15,759	17,335	18,386	19,436
3	12,416	14,154	15,148	16,141	18,624	20,486	21,728	22,970

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ILLINOIS - AREA 1

DENTISTS

STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	2,099	2,393	2,561	2,729	2,939	3,149	3,358	3,568
1B	2,624	2,991	3,201	3,411	3,674	3,936	4,198	4,461
1C	4,198	4,786	5,122	5,457	5,877	6,297	6,717	7,137
2A	6,297	7,179	7,682	8,186	8,816	9,446	10,075	10,705
2B	11,545	13,161	14,085	15,009	17,318	19,049	20,204	21,358
3	13,644	15,554	16,646	17,737	20,466	22,513	23,877	25,241

The
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Fort Wayne, Indiana 46835
Professional Protection Exclusively Since 1899

ILLINOIS - AREA 2

DENTISTS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	336	383	410	437	470	504	538	571
1B	420	479	512	546	588	630	672	714
1C	672	766	820	874	941	1,008	1,075	1,142
2A	1,007	1,148	1,229	1,309	1,410	1,511	1,611	1,712
2B	1,847	2,106	2,253	2,401	2,771	3,048	3,232	3,417
3	2,183	2,489	2,663	2,838	3,275	3,602	3,820	4,039

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ILLINOIS - AREA 2

DENTISTS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	672	766	820	874	941	1,008	1,075	1,142
1B	840	958	1,025	1,092	1,176	1,260	1,344	1,428
1C	1,343	1,531	1,638	1,746	1,880	2,015	2,149	2,283
2A	2,015	2,297	2,458	2,620	2,821	3,023	3,224	3,426
2B	3,694	4,211	4,507	4,802	5,541	6,095	6,465	6,834
3	4,365	4,976	5,325	5,675	6,548	7,202	7,639	8,075

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ILLINOIS - AREA 2

DENTISTS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,091	1,244	1,331	1,418	1,527	1,637	1,746	1,855
1B	1,364	1,555	1,664	1,773	1,910	2,046	2,182	2,319
1C	2,182	2,487	2,662	2,837	3,055	3,273	3,491	3,709
2A	3,274	3,732	3,994	4,256	4,584	4,911	5,238	5,566
2B	6,002	6,842	7,322	7,803	9,003	9,903	10,504	11,104
3	7,093	8,086	8,653	9,221	10,640	11,703	12,413	13,122

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ILLINOIS - AREA 2

DENTISTS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,273	1,451	1,553	1,655	1,782	1,910	2,037	2,164
1B	1,592	1,815	1,942	2,070	2,229	2,388	2,547	2,706
1C	2,546	2,902	3,106	3,310	3,564	3,819	4,074	4,328
2A	3,819	4,354	4,659	4,965	5,347	5,729	6,110	6,492
2B	7,002	7,982	8,542	9,103	10,503	11,553	12,254	12,954
3	8,276	9,435	10,097	10,759	12,414	13,655	14,483	15,311

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ILLINOIS - AREA 2

DENTISTS

STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,399	1,595	1,707	1,819	1,959	2,099	2,238	2,378
1B	1,749	1,994	2,134	2,274	2,449	2,624	2,798	2,973
1C	2,798	3,190	3,414	3,637	3,917	4,197	4,477	4,757
2A	4,197	4,785	5,120	5,456	5,876	6,296	6,715	7,135
2B	7,695	8,772	9,388	10,004	11,543	12,697	13,466	14,236
3	9,094	10,367	11,095	11,822	13,641	15,005	15,915	16,824

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ILLINOIS - AREA 3

DENTISTS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	336	383	410	437	470	504	538	571
1B	420	479	512	546	588	630	672	714
1C	672	766	820	874	941	1,008	1,075	1,142
2A	1,007	1,148	1,229	1,309	1,410	1,511	1,611	1,712
2B	1,847	2,106	2,253	2,401	2,771	3,048	3,232	3,417
3	2,183	2,489	2,663	2,838	3,275	3,602	3,820	4,039

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ILLINOIS - AREA 3

DENTISTS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	672	766	820	874	941	1,008	1,075	1,142
1B	840	958	1,025	1,092	1,176	1,260	1,344	1,428
1C	1,343	1,531	1,638	1,746	1,880	2,015	2,149	2,283
2A	2,015	2,297	2,458	2,620	2,821	3,023	3,224	3,426
2B	3,694	4,211	4,507	4,802	5,541	6,095	6,465	6,834
3	4,365	4,976	5,325	5,675	6,548	7,202	7,639	8,075

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ILLINOIS - AREA 3

DENTISTS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,091	1,244	1,331	1,418	1,527	1,637	1,746	1,855
1B	1,364	1,555	1,664	1,773	1,910	2,046	2,182	2,319
1C	2,182	2,487	2,662	2,837	3,055	3,273	3,491	3,709
2A	3,274	3,732	3,994	4,256	4,584	4,911	5,238	5,566
2B	6,002	6,842	7,322	7,803	9,003	9,903	10,504	11,104
3	7,093	8,086	8,653	9,221	10,640	11,703	12,413	13,122

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ILLINOIS - AREA 3

DENTISTS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,273	1,451	1,553	1,655	1,782	1,910	2,037	2,164
1B	1,592	1,815	1,942	2,070	2,229	2,388	2,547	2,706
1C	2,546	2,902	3,106	3,310	3,564	3,819	4,074	4,328
2A	3,819	4,354	4,659	4,965	5,347	5,729	6,110	6,492
2B	7,002	7,982	8,542	9,103	10,503	11,553	12,254	12,954
3	8,276	9,435	10,097	10,759	12,414	13,655	14,483	15,311

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ILLINOIS - AREA 3

DENTISTS

STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,399	1,595	1,707	1,819	1,959	2,099	2,238	2,378
1B	1,749	1,994	2,134	2,274	2,449	2,624	2,798	2,973
1C	2,798	3,190	3,414	3,637	3,917	4,197	4,477	4,757
2A	4,197	4,785	5,120	5,456	5,876	6,296	6,715	7,135
2B	7,695	8,772	9,388	10,004	11,543	12,697	13,466	14,236
3	9,094	10,367	11,095	11,822	13,641	15,005	15,915	16,824

2. Occurrence Program

a. Area 1

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	2,331	2,657	2,844	3,030	3,263	3,497	3,730	3,963
1B	2,914	3,322	3,555	3,788	4,080	4,371	4,662	4,954
1C	4,662	5,315	5,688	6,061	6,527	6,993	7,459	7,925
2A	6,993	7,972	8,531	9,091	9,790	10,490	11,189	11,888
2B	12,821	14,616	15,642	16,667	19,232	21,155	22,437	23,719
3	15,152	17,273	18,485	19,698	22,728	25,001	26,516	28,031

b. Area 2

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,943	2,215	2,370	2,526	2,720	2,915	3,109	3,303
1B	2,429	2,769	2,963	3,158	3,401	3,644	3,886	4,129
1C	3,886	4,430	4,741	5,052	5,440	5,829	6,218	6,606
2A	5,829	6,645	7,111	7,578	8,161	8,744	9,326	9,909
2B	10,687	12,183	13,038	13,893	16,031	17,634	18,702	19,771
3	12,630	14,398	15,409	16,419	18,945	20,840	22,103	23,366

c. Area 3

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,554	1,772	1,896	2,020	2,176	2,331	2,486	2,642
1B	1,943	2,215	2,370	2,526	2,720	2,915	3,109	3,303
1C	3,108	3,543	3,792	4,040	4,351	4,662	4,973	5,284
2A	4,662	5,315	5,688	6,061	6,527	6,993	7,459	7,925
2B	8,547	9,744	10,427	11,111	12,821	14,103	14,957	15,812
3	10,101	11,515	12,323	13,131	15,152	16,667	17,677	18,687

3. Standard Claims Made Program

a. Area I

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	504	575	615	655	706	756	806	857
1B	630	718	769	819	882	945	1,008	1,071
1C	1,008	1,149	1,230	1,310	1,411	1,512	1,613	1,714
2A	1,511	1,723	1,843	1,964	2,115	2,267	2,418	2,569
2B	2,771	3,159	3,381	3,602	4,157	4,572	4,849	5,126
3	3,275	3,734	3,996	4,258	4,913	5,404	5,731	6,059

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,008	1,149	1,230	1,310	1,411	1,512	1,613	1,714
1B	1,260	1,436	1,537	1,638	1,764	1,890	2,016	2,142
1C	2,015	2,297	2,458	2,620	2,821	3,023	3,224	3,426
2A	3,023	3,446	3,688	3,930	4,232	4,535	4,837	5,139
2B	5,542	6,318	6,761	7,205	8,313	9,144	9,699	10,253
3	6,549	7,466	7,990	8,514	9,824	10,806	11,461	12,116

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,637	1,866	1,997	2,128	2,292	2,456	2,619	2,783
1B	2,047	2,334	2,497	2,661	2,866	3,071	3,275	3,480
1C	3,274	3,732	3,994	4,256	4,584	4,911	5,238	5,566
2A	4,912	5,600	5,993	6,386	6,877	7,368	7,859	8,350
2B	9,005	10,266	10,986	11,707	13,508	14,858	15,759	16,659
3	10,642	12,132	12,983	13,835	15,963	17,559	18,624	19,688

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,910	2,177	2,330	2,483	2,674	2,865	3,056	3,247
1B	2,388	2,722	2,913	3,104	3,343	3,582	3,821	4,060
1C	3,820	4,355	4,660	4,966	5,348	5,730	6,112	6,494
2A	5,730	6,532	6,991	7,449	8,022	8,595	9,168	9,741
2B	10,506	11,977	12,817	13,658	15,759	17,335	18,366	19,436
3	12,416	14,154	15,148	16,141	18,624	20,486	21,728	22,970

MATURE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	2,099	2,393	2,561	2,729	2,939	3,149	3,358	3,568
1B	2,624	2,991	3,201	3,411	3,674	3,936	4,198	4,461
1C	4,198	4,786	5,122	5,457	5,877	6,297	6,717	7,137
2A	6,297	7,179	7,682	8,186	8,816	9,446	10,075	10,705
2B	11,545	13,161	14,085	15,009	17,318	19,049	20,204	21,358
3	13,644	15,554	16,646	17,737	20,466	22,513	23,877	25,241

b. Area 2

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	420	479	512	546	588	630	672	714
1B	525	599	641	683	735	788	840	893
1C	840	958	1,025	1,092	1,176	1,260	1,344	1,428
2A	1,259	1,435	1,536	1,637	1,763	1,889	2,014	2,140
2B	2,309	2,632	2,817	3,002	3,464	3,810	4,041	4,272
3	2,729	3,111	3,329	3,548	4,094	4,503	4,776	5,049

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	840	958	1,025	1,092	1,176	1,260	1,344	1,428
1B	1,049	1,196	1,280	1,364	1,469	1,574	1,678	1,783
1C	1,679	1,914	2,048	2,183	2,351	2,519	2,686	2,854
2A	2,519	2,872	3,073	3,275	3,527	3,779	4,030	4,282
2B	4,618	5,265	5,634	6,003	6,927	7,620	8,082	8,543
3	5,457	6,221	6,668	7,094	8,186	9,004	9,550	10,095

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,364	1,555	1,664	1,773	1,910	2,046	2,182	2,319
1B	1,705	1,944	2,080	2,217	2,387	2,558	2,728	2,899
1C	2,728	3,110	3,328	3,546	3,819	4,092	4,365	4,638
2A	4,093	4,666	4,993	5,321	5,730	6,140	6,549	6,958
2B	7,504	8,555	9,155	9,755	11,256	12,382	13,132	13,882
3	8,868	10,110	10,819	11,528	13,302	14,632	15,519	16,406

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,592	1,815	1,942	2,070	2,229	2,388	2,547	2,706
1B	1,989	2,267	2,427	2,586	2,785	2,984	3,182	3,381
1C	3,183	3,629	3,883	4,138	4,456	4,775	5,093	5,411
2A	4,775	5,444	5,826	6,208	6,685	7,163	7,640	8,118
2B	8,754	9,980	10,680	11,380	13,131	14,444	15,320	16,195
3	10,346	11,794	12,622	13,450	15,519	17,071	18,106	19,140

MATURE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,749	1,994	2,134	2,274	2,449	2,624	2,798	2,973
1B	2,186	2,492	2,667	2,842	3,060	3,279	3,498	3,716
1C	3,498	3,988	4,268	4,547	4,897	5,247	5,597	5,947
2A	5,247	5,982	6,401	6,821	7,346	7,871	8,395	8,920
2B	9,620	10,967	11,736	12,506	14,430	15,873	16,835	17,797
3	11,369	12,961	13,870	14,780	17,054	18,759	19,896	21,033

c. Area 3

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	336	383	410	437	470	504	538	571
1B	420	479	512	546	588	630	672	714
1C	672	766	820	874	941	1,008	1,075	1,142
2A	1,007	1,148	1,229	1,309	1,410	1,511	1,611	1,712
2B	1,847	2,106	2,253	2,401	2,771	3,048	3,232	3,417
3	2,183	2,489	2,663	2,838	3,275	3,602	3,820	4,039

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	672	766	820	874	941	1,008	1,075	1,142
1B	840	958	1,025	1,092	1,176	1,260	1,344	1,428
1C	1,343	1,531	1,638	1,746	1,880	2,015	2,149	2,283
2A	2,015	2,297	2,458	2,620	2,821	3,023	3,224	3,426
2B	3,694	4,211	4,507	4,802	5,541	6,095	6,465	6,834
3	4,365	4,976	5,325	5,675	6,548	7,202	7,639	8,075

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,091	1,244	1,331	1,418	1,527	1,637	1,746	1,855
1B	1,364	1,555	1,664	1,773	1,910	2,046	2,182	2,319
1C	2,182	2,487	2,662	2,837	3,055	3,273	3,491	3,709
2A	3,274	3,732	3,994	4,256	4,584	4,911	5,238	5,566
2B	6,002	6,842	7,322	7,803	9,003	9,903	10,504	11,104
3	7,093	8,086	8,653	9,221	10,640	11,703	12,413	13,122

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,273	1,451	1,553	1,655	1,782	1,910	2,037	2,164
1B	1,592	1,815	1,942	2,070	2,229	2,388	2,547	2,706
1C	2,546	2,902	3,106	3,310	3,564	3,819	4,074	4,328
2A	3,819	4,354	4,659	4,965	5,347	5,729	6,110	6,492
2B	7,002	7,982	8,542	9,103	10,503	11,553	12,254	12,954
3	8,276	9,435	10,097	10,759	12,414	13,655	14,483	15,311

MATURE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,399	1,595	1,707	1,819	1,959	2,099	2,238	2,378
1B	1,749	1,994	2,134	2,274	2,449	2,624	2,798	2,973
1C	2,798	3,190	3,414	3,637	3,917	4,197	4,477	4,757
2A	4,197	4,785	5,120	5,456	5,876	6,296	6,715	7,135
2B	7,695	8,772	9,388	10,004	11,543	12,697	13,466	14,236
3	9,094	10,367	11,095	11,822	13,641	15,005	15,915	16,824

4. Increased Limit Factors

LIMIT	CLASSES 1A-2A	CLASSES 2B-3
100/300	1.000	1.000
200/600	1.140	1.140
500/1000	1.220	1.220
1000/3000	1.300	1.300
2000/4000	1.400	1.500
3000/5000	1.500	1.650
4000/6000	1.600	1.750
5000/7000	1.700	1.850

5. Extended Reporting Period Coverage Factors

YEARS RETROACTIVE DATE PRECEDES EXPIRATION DATE	FACTOR
1	0.900
2	1.500
3	1.750
4 OR MORE	1.900

6. Shared Limits Modification

Modification
Up to 25%